

# BUSINESS LITERACY CLASSES FOR ENHANCING NEPALESE WOMEN'S ACCESS TO KNOWLEDGE, SKILLS AND RESOURCES

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Business literacy classes are addressing the knowledge gaps between men and women in Nepal, and developing the business-related knowledge and skills of women commercial farmers. Not only has this intervention improved women's confidence when establishing agribusinesses, but their involvement in decision-making within producer organisations and households has also positively increased.

Poverty in Nepal is primarily a rural problem, and it is strongly associated with gender, ethnicity, caste and region. Women are among the most vulnerable in society as they are most likely to stay at home to take care of elders and children, while their husbands migrate for work. Women constitute more than 60% of the agricultural labour force but have limited access to land, production technology and training.

The High Value Agriculture Project in Hill and Mountain Areas (HVAP) is a joint initiative of Nepal's Ministry of Agricultural Development and the International Fund for Agricultural Development. The aim of the project is to reduce the poverty and vulnerability of 13,500 households in the hill and mountain areas by integrating the rural poor – especially women and marginal groups – in high value agriculture value chains and markets. HVAP is a 7.5-year project and has received grants of more than US\$ 18 million since its implementation started in February 2011.

By July 2017, the project had supported 447 producer organisations (POs), all of which are either legally registered and function as 'farmer groups', or are not registered and are called 'cooperatives'. It had implemented more than 600 sub-projects, with committed grants of NPR 604 million (€493 million), directly benefiting more than 15,000 households. The beneficiaries of the sub-projects were women

(63%) and socially-excluded groups (32%); 91% of project beneficiaries belong to poor households and 26% to extremely poor households (where households considered 'extremely poor' are those having food sufficiency lower than 3 months; moderately poor are those having food sufficiency of up to 6 months).

Regarding the capacity building activities, the project has conducted 950 trainings – both social and technical – where women's participation in both was fairly high – 62% and 54%, respectively. Regarding the participation of women and socially excluded groups, the project has exceeded its targets. However, there is still scope for further improvement as both demographics were slightly under-represented in the technical trainings (when compared to their membership in the producer organisations).

### ***Business Literacy Classes, BLCs***

About 49% of the women who joined these courses are holding key positions in the 447 POs, but they still lack the required level of confidence, capacities and leadership qualities to fully perform their roles and responsibilities. Besides, women's drudgery in production work is widespread in many different value chains, like goats, where it is typically women who are engaged in the different steps involved. The issue of reducing women's workload, and strengthening their

*Cover Manju Chaudhary  
on her farm*





*Above BLC sessions took place twice in a week, for a maximum of 3 hours per day*

voice and bargaining power within POs and households is crucial. As such, HVAP designed business literacy classes (BLCs) to address the knowledge gaps between men and women, and to develop the business-related knowledge and skills of women. Since 2013, when the BLCs were first introduced, 252 BLCs have been conducted, benefitting almost 7,000 women farmers.

The level of women's meaningful participation in POs was ascertained during individual interviews conducted with 42 women participants of the BLCs, and through focus group discussions with 27 groups, with a total of 451 BLC participants. During such discussions, most women described experiences of not being able to attend meetings, trainings or workshops, and even when they did participate, they did not have the confidence/support to voice their opinions during the events. The interviewees also shared that women are frequently not considered for the key management positions within a PO, with no or very limited access to strategic discussions. When women do have a key position, they themselves expressed not being able to fully perform their roles and responsibilities effectively, and having to seek support from men for procurement-related and record-keeping tasks.

Most of those who joined the focus groups shared that, before the BLCs, they did not have adequate knowledge and skills related to commercial

production management, and to the social and business aspects of a value chain, which they thought were the most important skills needed to enhance their businesses. For instance, although off-season vegetables (OSV) received the highest investment from the project, the beneficiaries – mostly women – generally lacked the technical knowledge and skills to produce them commercially. In a similar way, women farmers did not have adequate knowledge about sustainable goat management; they were reluctant to construct improved goat sheds and initiate fodder plantation.

### **The intervention**

Initially, the BLC was a 6-month intervention, offering a comprehensive package of training on (i) value chain development and commercial production; (ii) gender, social inclusion and institutional development, and (iii) business and entrepreneurship development. The course focused on post-literate women farmers, and in each BLC a maximum of 27 persons were invited to participate. This ran during 48 days, with sessions taking place twice in a week for a minimum of 3 hours a day.

The key strategy and intervention process considered different steps:



BLCs have enhanced women's technical skills to the point where some are now working as local service providers.

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- BLC resource books were developed using in-house expertise. Volume One is about technical knowledge and skills on commercial production and management; Volume Two is on social, institutional and group strengthening; and Volume Three is on business skills, marketing and entrepreneurship development. The BLC manuals have been endorsed by Nepal's Ministry of Agricultural Development and all BLC participants receive the volumes for free.
- Priority is given to women-only/women-led POs and POs with a high involvement of socially-excluded and risk-averse households to conduct BLCs. HVAP social mobiliser field workers are assigned to select the POs within which a BLC will be conducted.
- One woman is selected to work as a BLC facilitator (BLCF); the other important criteria are that the candidate has a higher secondary level of education, gives priority to *dalit* and *janajati* women, and that is nominated by their respective PO. Each BLC has one BLCF who receives a 7-day training-of-trainers course prior to facilitating BLCs.
- In each BLC, 25-27 PO members are selected, with priority given to poor women and women from socially excluded groups or risk-averse households. However, BLC participants should be able to read and write their own names.
- Financing: For the Kalikot and Jumla districts in the Karnali region – one of the poorest in Nepal – the project provided NPR 140,850 (€1,145); for the other five districts (Achham, Dailekh, Jajarkot, Salyan and Surkhet) it provided NPR 108,450 (€884) to cover all class costs, including an allowance for the BLCFs, stationary and snacks.
- Follow up and monitoring: A management committee is formed by members of the same PO who have an overall responsibility to manage, and ensure that BLCs are running effectively. HVAP project staff also carry out regular monitoring of BLCs. The committee is responsible for providing documentation to the project, which they need for project payment release. Spot coaching/feedback is provided to the BLCF by social mobilisers, and the district and central level project staff.



*Above Enhancing women's technical skills*

## Key results

A total of 251 BLCs have been conducted; 29 in the first year, 47 in the second, 75 in the third and 100 in the fourth. These have shown positive results in terms of:

**a. Knowledge and skills.** The BLCs have been widely welcomed by farmers, and have also proven to be promising initiatives in terms of deepening self-mobilisation (see Box). With the introduction of BLCs, women have had a better access to training in technical, group management and business aspects. During the FGDs/interviews, women farmers expressed that after attending BLCs, their active participation in the POs – including in VC transactions – has deepened as a result of their increased confidence and new skills.

**b. Increased income.** The table below provides information from 17 respondents randomly picked from the Achham and Salyan districts. The

information is as of July 2017 and is encouraging in terms of relative income gains. Most have reported an increase in production area, productivity, and an increase in income by more than NPR 30,000 (€245). (Source: HVAP MIS)

**c. Family consumption patterns.** With increased income, women's dependency on men has decreased and, in general, they have also been found to spend more on their children's education, and also on buying more nutritious foods such as meat and eggs. The quality of their clothes and other basics have also improved.

**d. Participation in local politics and community works.** Women's involvement in decision-making, both within the POs and their households, has positively increased. For instance, 27% of the POs in Salyan and 35% in Surkhet are now headed by women. BLCs have also enhanced women's political awareness and their leadership capacities. In Surkhet, for example, 50 former BLC participants/facilitators have won the local elections.

**e. Business and financial management.** BLCs have helped women farmers to maintain their business records by teaching them to use simple calculators, and have taught them to analyse their production costs and their profits and losses, in turn, increasing their bargaining power at the market. Unlike in previous years, women farmers learned and have started to prepare a crop calendar based on which farming practices they follow, resulting in increased productivity and income.

**f. Technical services.** Most importantly, BLCs have enhanced women's technical skills to the point where some are now working as local service providers such as constructing plastic houses, seed storage, and dipping tanks, on a fee basis. For instance, Goma Budha, a former BLC participant of Devasthal, Salyan, charges NPR 4-6,000 (€33-50) for teaching OSV farmers to construct plastic houses.

Out of these 251 BLCs, 68% were conducted by 'farmer groups' and 32% by 'cooperatives'. In terms of VC distribution, 32% of BLCs were carried out by POs focusing on off-season vegetables, 26% by goat POs, 16% by apple POs, 9% by both turmeric and ginger POs, 6% by timur POs, and 2% by seed POs. And in terms of location, 19% of BLCs were conducted in Surkhet, 15% in Dailekh, 14% in Jajarkot, Jumla, Kalikot and Salyan districts, and 10% in Achham. Out of 252 BLCFs, 9% were Dalit, 10% were Janajati, and the rests were Brahman/Chhetri. In 252 BLCs, 6,484 women PO members were trained. A total of 90 new BLCs were planned for the 2017-18 season, hoping to complete up to 342 BLCs during the entire project period.

**Table 1: Poverty category of BLC participants and net income changes**

Category (as per poverty and social grouping)	Increased income (%)	Category (as per VC)	Increased income (%)
<b>Poverty</b>		Ginger	558
Extreme Poor	186	Goat	213
Moderately Poor	542	Turmeric	142
<b>Social grouping</b>		Timur	740
Dalit	1,002	Off-season vegetable	1,214
Janajati	270	Overall average	442
Other Caste	486		





## Higher incomes

Manju Chaudhary joined a Fresh Vegetable Production Farmers' Group in Sallizabar in February 2014, and started growing off-season vegetables in a small patch of rented land (0.025 ha). In the beginning, she produced vegetables mostly for family consumption and sold the rest at the nearby market, earning NPR 15,000 (€120).

Being an active member of the Farmer's Group, she received technical training in commercial vegetable production. However, the training was insufficient to gain the technical and business skills needed to expand production, and with limited knowledge, Chaudhary was not sure whether to fully dedicate herself to the production of vegetables.

However, after attending a BLC for 6 months, Chaudhary has become more confident and knowledgeable in the technical, social, business and marketing

aspects of vegetable production. She has since increased the size of her rented land to 0.175 hectares, and has started growing more off-season vegetables such as tomatoes, cabbage, cauliflowers, and beans, which get a high market price. With her improved knowledge, she now earns NPR 175,000 (€1,380) to 200,000 (€1,585) just from a one season and with this enhanced income she has been able to send her children to a private school, afford nutritious food for her family (meat, eggs, butter), and start saving.

## Conclusion

The different BLCs have been widely welcomed by farmers, and have demonstrated the significant benefits of providing group mobilisation services for producer organisations. The embedded model is likely to greatly increase the sustainability and empowerment of the groups beyond the project.



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